

FINANCIAL MEN

LIVING IN HOPE

Developments of the Day in New York Prove Some-what Encouraging

RESIST SEVERE PRESSURE

Some Institutions Close Their Doors For Want of Ready Money

New York, Oct. 25.—Another nerve-racking day has passed, but the financial institutions of New York show extraordinary power of resistance to the pressure put upon them. While it is true that several minor institutions have been forced to close their doors, two things may be said about them:

First—That the amount involved was not so great as to exert any marked influence on the general conditions, as they were located in residential quarters, and did not come into contact with the larger financial institutions of the metropolis, and

Second—That there is every reason to believe that the banks and trust companies are entirely solvent and their difficulties will prove to be only temporary, and due entirely to inability to secure ready cash on gilt-edged securities in their vaults.

Of course, the cessation of business by these companies caused trouble to many people, but not as great as it might seem, as the depositors are for the most part located in the well-to-do quarters of the city, and many of them are people of wealth, who have suffered no great inconvenience.

The institutions which closed their doors today, with the sums due depositors are: The United States Exchange bank, Harlem, \$600,000; International Trust Company, about \$100,000; the Borough bank of Brooklyn, \$4,000,000; Brooklyn bank, \$20,000,000; Williamsburg Trust Company, Brooklyn, \$7,500,000; First National bank of Brooklyn, \$3,500,000.

The First National Bank of Brooklyn, the Williamsburg Trust Co., and the International Trust Company, are the institutions. None of these companies had any important business connections with the larger banks, which are representative of the city's financial affairs.

On the other hand, a number of favorable features marked the day. The Trust Company of America and the Lincoln Trust Company, the two organizations which have suffered most from runs, have been slowly paying out to their depositors, and closed today with all demands having been met.

The most favorable incident of the day was that the stock exchange was provided with funds ample to meet its immediate necessities by a money pool headed by J. P. Morgan. The stock market had held relatively firm all day, but when the pool money was offered in the loan corner there was an immediate upturn of prices, and the market closed strong at the high prices of the day. As all of the loans made today hold over until Monday, the stock exchange situation will not be a factor in the problems the banks will be called upon to solve tomorrow.

The decision to issue clearing house certificates likely to end any further anxiety in regard to the supply of currency. The decision means that hereafter large balances against any particular bank at the clearing house can be settled by clearing house certificates and the bank allowed to retain its cash to meet other demands. The certificates will be issued, as usual, only upon the deposit with the clearing house committee of acceptable securities, and only in such accounts as the clearing house committee shall approve.

Even in the case of a bank whose affairs are sound there will be no arbitrary limit put to the assistance of this sort to be rendered when needed.

The first issue of clearing house certificates was in 1860, and there were several issues during the period of the war. Other issues occurred in 1873 and 1884. The last occasion on which they were availed of was in 1893. The clearing house certificate is practically a guarantee by the banks in the clearing house that the certificate shall be redeemed at par, but the clearing house banks are protected against loss by the fact that first class securities, either commercial paper or stocks and bonds, are required before the certificates are issued. The certificates are used only between banks in the settlement of their balances at the clearing house. They need not appear in general circulation, but by relieving the banks of the strain of large deposits they enable them to keep their cash reserves intact. It is believed that competent bankers that an issue of \$50,000,000 will be the outside limit of what will be required on the present occasion.

Late in the afternoon a favorable light was cast upon the prospect of the import of gold by a sudden fall in the rates for foreign exchange. The market has been practically at a standstill for several days, with large offerings of bids and few takers.

The fact that the banks and the stock exchange will be open for business but two hours tomorrow, and that Sunday, with all of its opportunities for calming public sentiment will intervene, added to the more hopeful view of the situation taken by the leading financiers tonight, and will do much toward clearing the financial skies before another week begins.

Blind Woman Burned

Whitby, Ont., Oct. 25.—Mrs. Walters, aged 88, and blind, was burned to death as a result of her clothes catching fire while warming herself by a stove in her bedroom.

VICTORIA REAL ESTATE

B.C. LAND & INVESTMENT AGENCY

40 Government Street

LIMITED

Victoria, B.C.

Cheap Acreage

2,300 ACRES OF CROWN GRANTED LANDS
Water front, timber and minerals.
Only \$5.25 per acre.

Special

The famous Palmer Orchard, "Rockside," is now sub-divided, and we are prepared to sell in lots of from three to five acres each. Prices are reasonable—in fact, very little more than is asked for bare land in the immediate neighborhood. All particulars at office, including varieties of fruit, etc.

FIRE INSURANCE WRITTEN—PHOENIX OF LONDON.

Douglas Gardens

Four Lots and a Corner

A special bargain, if purchased before 31st October.
Terms, if necessary.

MOTOR CAR INSURANCE

We insure motor cars against fire, explosion, self-ignition, lightning, salvage, theft, pilferage and accidents of other natures.

TO PHYSICIANS

We are offering for sale, a suitable residence and office near the center of the city, in the vicinity occupied by physicians for the past forty years. Fine chance for a beginner. Low price, easy terms. On the market for a limited time. For further particulars apply to

P. R. BROWN, LIMITED

MONEY TO LOAN, STORES AND DWELLINGS TO LET

Phone 1076

30 BROAD STREET

P. O. Box 428

Lake Hill Estate

Nearly 5 acres, all planted in fruit
New house and barn

\$5,500

Lake Hill Estate

13 acres, practically all cleared,
close to Carey Road, per acre

\$500

Lake Hill Estate

5 acres with good house and barn
suitable for chicken ranch

\$4,000

Lake Hill Estate

5 acres, house, barn and good
well, fenced partly planted in
young orchard

\$5,800

Linden Avenue

4 lots between Richardson and
Fairfield. Avenue just being
graded. Each

\$1,575

PEMBERTON & SON

625 FORT ST.

VICTORIA, B. C.

Linden Avenue

2 lots, between Richardson and
Fairfield. Best situated lots in
sub-division Each

\$1,500

\$250 Cash

Easy monthly payments, will buy
several well arranged bungalows
7 minutes from P.O. Close In

South Turner

9-roomed bungalow, with lot 75
feet front. Good grounds

\$4,500

Head Street

Furnished bungalow on best part
of Head Street

\$5,000

Esquimalt Road

Two-storey house and two lots
in good order, well rented, worth
\$3500

\$2,800

Established
1858

A. W. BRIDGMAN

Telephone
86

41 Government Street

CHOICE BUILDING SITE FOR AN APARTMENT HOUSE

As a business proposition, an up-to-date apartment house pays handsome profits. In Victoria the absence of such a house is generally remarked and at the same time regretted by the numerous Eastern new-comers. I have the exclusive sale of

FIVE CHOICE LOTS

Centrally situated, within five minutes' walk of Post Office, and a like distance from Beacon Hill Park, where values are steadily increasing. The position cannot be equalled, and commands a clear view of mountains and sea. This is indeed the ideal location for a select apartment house.

Price \$7,000.00 Only

For Full Particulars apply A. W. Bridgman, 41 Government St.

Houses on Easy Payments

Don't run any risk of the house you occupy being sold over your head and having to go out at a month's notice. Buy a home of your own on easy terms. Here are some desirable houses, cheap:

MICHIGAN STREET

Two cottages, each has two bed
rooms, parlor, dining room and
kitchen, pantry and wood shed.
Sewer connection. Lots 30 x
120. Price \$1,100.00 each.
Terms: \$400.00 cash; bal-
ance to be arranged.

BELLOTT STREET

Seven-room house, in splendid
order. Sewer, bath and elec-
tric light. Everything first-
class. Price \$2,750.00.
Terms: \$500.00 cash; bal-
ance to be arranged.

COLLINSON STREET

Two six-room houses. Each
contains three bed rooms, din-
ing room, sitting room and kit-
chen. Sewer connection, bath
and electric light. A snap at
\$1,600.00 each. Terms:
\$400.00 cash, and balance to
be arranged.

GRANT & LINEHAM

Telephone 664

No. 2, VIEW STREET

P. O. Box 307

Money to Loan. Fire Insurance Written

A BUILDING LOT

Second to none in James Bay District. One hundred and
forty-five feet from Government Street on Marifield Avenue,
(between Toronto and Simcoe Streets).

At \$1,000 Terms, for a limited period

TELEPHONE
A1092

BOND & CLARK

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A1092

614 Trounce Avenue

P.O. Box 336

TIMBER

THIRTY-FIVE SECTIONS

on Vancouver Island. Guaranteed to go
25,000 ft. per acre. Seventy-five
per cent Cedar

TIMBER

GRAY, HAMILTON, DONALD & JOHNSTON, LIMITED, 63 YATES ST.

TELEPHONE 668

VICTORIA

WINNIPEG

REGINA

TELEPHONE 668

VICTORIA REAL ESTATE

TELEPHONE 1424

POST OFFICE BOX 787

C. W. BLACKSTOCK & CO.
632 Yates St. REAL ESTATE, FINANCIAL AND LOAN AGENTS Victoria, B.C.

Wanted in Spring Ridge—List of Houses from Owners who want to sell.

Beautiful lot of eight acres, Gordon Head; fine house; stable, chicken runs, well, strawberries, fruit, all for \$7,350.
10-acre lots, easy terms; price, per acre, \$450.
7-roomed house, No. 61 North Park Street, price \$2,500.
2 1-5 acres, four miles from city, cottage, stable, chicken runs, nice orchard, all clear, \$2,500.
15 acres, four miles from city, unimproved, good fruit land; per acre, \$400.
Good house, on corner lot, close to car line, park and beach; rents for \$30; easy terms; price \$6,000.
7-roomed house on King's road, \$400 cash; price \$1,800.
9-roomed house, \$3,500; \$500 cash, balance in semi-annual payments in three and a half years.
Cottage—\$500.
Good building lots in different parts of the city.

Two good houses, nice lawns and trees, 7-roomed, all modern; two blocks from beach, three blocks from Beacon Hill park, half block from car line; each house, \$3,000.
Beautiful residence on Gorge Road, satisfactory terms; price \$7,000
Lots as an investment, \$500 and up; \$150 cash, balance in six, twelve and eighteen months.
Good 9-roomed house, all modern, electric light, gas, hot and cold water, 7 minutes from post office; \$3,500; \$500 cash, balance in four years. This will suit you.
19 timber limits, so situated that it can be conveniently logged into water. A mill site, and the price is \$2.75 per acre; will average 20,000 per acre.
7-roomed house, Pandora avenue, \$1,800; \$550 cash, balance on easy terms.
Timber, Coal and Copper properties.
Call and consult us before investing.

Three Houses for \$2,700. Who should need a house?

WANTED: Everybody to Know That We Have Moved to the Cor. Yates and Broad St.

VICTORIA, REGINA AND SASKATOON

R. S. DAY & B. BOGGS
ESTABLISHED 1890

COWICHAN FARMS

Inspect our complete list—130 acres, 2 mile from Duncan, 2 miles from Somenos Station
23 acres cultivated, bearing orchard, 6-room dwelling, large barn, stock consisting of 8 cows, 1 bull and horse, poultry and implements. Price \$5,600
187 Acres, 2 miles from Cowichan Station, 15 acres cleared, 40 acres pasture, buildings. Price \$4,000
160 Acres, 3½ miles from Duncan, 12 acres cleared, 20 acres slashed and burnt, 6-room dwelling, and barn, orchard, 45 bearing trees, live creek, valuable cedar and fir timber. Price \$4,000
160 Acres, 4 miles from Cobble Hill, 10 acres cleared, 70 acres slashed, orchard, 60 trees bearing, buildings, good springs, 1 cow, 1 horse, also young stock. Price \$3,200

160 Acres, 4½ miles from Duncan, new 7-room house, large barn, 15 acres cleared, 8 slashed, 80 acres bottom land, orchard, 50 trees bearing. Price \$5,500
20 Acres, 1 mile from Duncan, 15 acres cleared, balance slashed, lake frontage on Somenos Lake, 9-room dwelling with cellar, furnace heated, water laid on, new barn and other outbuildings. This is a beautiful suburban home. Price \$6,000
200 Acres at Westholme, 50 acres cultivated, 100 acres pasture, orchard of 50 trees bearing, 50 acres in timber, 7-room house, modern conveniences, 2 large barns, 20 head of cattle, farm implements. This is one of the best farms in the district.

42 Fort Street

TELEPHONE 30

Victoria, B.C.



The Hugo Ross Realty Co., Limited

PHONE 1400

62 YATES ST.

PHONE 1400

Winnipeg Vancouver Victoria

YOUNG MAN!

If you are going to marry, take your wife to her own home. Don't wait to be rich before you own your house. Let the home grow in grace and beauty while you are young and ambitious. To all seekers of homes we offer unparalleled opportunities.

\$350 each—Two lots on Denman Street.
\$3,000—7-room cottage, bath and pantry, hot and cold water, electric light, on Cook and Johnston streets.
\$5,250—7-room house, good basement, one acre on Cuddihall Road.
\$2,000—House and lot 40 x 160, on Hillside avenue.

\$7,500—9-room house, bath and pantry, 2 lots on Denman street.
\$3,500—5-room house, summer kitchen, bath and pantry, on Elford street.
\$15,000—10-room house, all modern conveniences, stable and carriage house, on Gorge Road and Cecilia street.

\$15 Starts You

If you want your money safely invested, there is no better place than Victoria. There is no city in Canada where property is as low, and it is bound to go up sooner or later. It's future is assured, and it will yet be the Los Angeles of Western Canada. It has the situation—scenery in riotous profusion, and the most delightful climate in Canada.

We do not ask you to invest money, except where we invest our own, and that of our relatives and personal friends. Do not expect to double your money in a day. At the prices and terms we are giving you, you can afford to wait, and if you do, you will be handsomely rewarded. Let us give you some facts about the lots we offer you.

1. They are between Fairfield Road and Dallas Road, close to Ross Bay.
2. The Street Railway is absolutely certain to pass them in the near future.
3. They are nice lying, large lots, with a superb outlook over the water.
4. The price is only \$300 each.
5. The terms are within the reach of all—only \$15 down, and balance \$10 per month—nearly 2 1-2 years to pay.
6. These lots will look cheap at \$600 long before they are paid for. We have only a limited number. Get on the ground floor.

\$15 Starts You

LATIMER & NEY

16 Trounce Avenue

Phone 1246

Ames Holden Building To Rent

The premises at present occupied by the George Carter Co., Ltd., situated on the corner of Langley and Broughton Street. These premises are well adapted for a LARGE WHOLESALE BUSINESS, being close to Customs Office, Post Office, Dock, etc.

FOR PARTICULARS APPLY TO

J. MUSGRAVE

Telephone 922 Corner Broad and Trounce Avenue

FOR SALE

The Good Will and Furniture of Hotel, 50 rooms, A1 position. Apply for particulars.

Tennyson Road, 4-room Cottage \$ 900
Speed Avenue, new 4-room Cottage \$1,000
Douglas Street, 6-room Cottage \$1,000
Dallas Road, Corner Lot (three-quarters acre) and two Cottages \$4,000
Head Street, two Waterfront Lots \$ 500
Kingston Street, one Lot (60x120) \$1,200
New 10 Room House, near car line, 2 Corner Lots, Garden \$5,000
Johnson St., 7 Room House, sewer connected \$3,200

E. A. HARRIS & CO.

35 Fort Street

Money to Loan

Phone 697

MONEY! MONEY! MONEY!

Money to Lend in Large or Small Sums at Current Rates of Interest

FOR QUICK SALE

TO CLEAR UP AN ESTATE

Comfortable and convenient home, Florence Road, brick house, six rooms (can be easily converted into eight rooms), good basement, all kinds of fruit and berries, well assorted, more than half acre of land, (more if desired at little extra cost), at present time it would cost more than the selling price to put up the building. Easy terms. Price \$3,650.00

LOT—50 x 100, nicely situated, on car line, best residential part of Victoria. This is a bargain. Only \$450.00

FARM—Seven miles from Victoria, consisting of twenty-seven acres, six acres well improved, balance good timber, no rock, running stream of splendid water all year, 225 fruit trees, also 4 cows, 5 yearling calves, separator, and about 50 chickens. This is one of the very best buys on the market. Price \$3,500.00

LOTS—Two very desirable and valuable lots, each 57 x 168, on Belleville street. Terms. Price, the two \$10,000.00

Two splendid LOTS, each 53 x 150, on Elliott street. Terms. Price, the two \$6,500.00

MATSON & COLES

REAL ESTATE, FIRE, LIFE AND MARINE INSURANCE

TELEPHONE 65

23-25 Broad Street

P.O. Box 167

SNAPS!

100 ACRES at Colwood, close to the main road, splendid spring water. Price \$1,000
2 LOTS, Belleville street, opposite C. P. R. Hotel, grand site for a rooming house. Price \$11,000
1 LOT, Oswego street, Price \$800

SNAPS!

1 LOT, Hillside avenue, a corner lot, beautiful location, some nice oak trees on it. Price \$800
2 LOTS, Finlayson Estate; some lovely oak trees. Price \$1,200
1 LOT, Cridge Estate. Price \$900

SNAPS!

1 LOT, Ontario street, high and dry. Price \$850
7-ROOMED HOUSE, near the centre of town, in nice location, must be sold at once; furniture goes with property, if necessary; all new. Price only \$6,000

HOWARD POTTS, 95 Fort Street

Two fine large houses, fifteen and twelve rooms, respectively, and two good lots on street car line, for \$7,000; only \$2,000 cash and balance easy. (R. 243).

New 6 roomed bungalow, all modern, with stone foundation and basement, centrally located; \$3,750; easy terms. (R. 249).

Two fine lots on Graham street at \$400 each; easy terms. If you can get cheaper lots in this locality, we would like to know of it. (R. 220).

Five lots on Lionel street; high and covered with small oaks; all for \$1,500; easy terms. (R. 201).

ROBERTSON & GRIFFITH

PHONE 1462

106 GOVERNMENT STREET, VICTORIA, B.C.

PHONE 1462

GOOD BUYING IN CHEAP LOTS

Alderman Road (V. W.), size 60 x 100 \$250
Bouchier Street, Oak Bay, size 50 x 120 \$375
Bank Street, Oak Bay, size 60 x 120 \$600
Graham Street, close to Hillside, size 60 x 120 \$425
Milne Street, near Belmont, size 50 x 120 \$550
Pembroke N. Street, size 100 x 141.25 \$750
Graham Street, near Summit, half acre \$750
Gladstone Street, size 50 x 150 \$600



PHONE 1363

NATIONAL FINANCE CO., Ltd.

1206 GOVERNMENT STREET

P.O. BOX 275

SNAPPY NEWS FOR SATURDAY SHOPPERS

Extra Special, 7.30 Tonight
LADIES' EMBROIDERED COLLARS, turn-
down. Regular 25c each. Tonight at 7.30

10c

Saturday is always a saving day at The Big Store, and today you will find the bargains prepared of unusual interest. Especially is this true of the offerings for this evening, but to share in them it is necessary to be here on time, as time wasted is money lost. Everything marked as a special

for 7.30 starts to go on the minute, therefore we urge again the necessity of being here early to take advantage of these snappy offerings for Saturday shoppers.

Our Confectionery Dept. Filled With Pure, Fresh Candies

The Candies sold in this Department are pure and fresh, of unexceptional quality at a minimum price, and are fresh daily. We buy them in small quantities for this reason, and are made by makers whose products have been proven to be the best. Therefore if you are a stranger to this department, get acquainted by trying some of the sweets contained therein.

What You Can Get for 50c per Pound

Chocolate Marshmallows | Chocolate Brazils | Chocolate Peppermints
 Walnut Croquettes | Chocolate Chips | Chocolate Vanilla
 Chocolate Nougat | Chocolate Almonds | Chocolate Caramels
 TURNER'S ENGLISH CARAMEL TOFFEE, per package . . . **10c**
 CADBURY'S MILK CHOCOLATE, in 3 for 10c packages and packages at, 10c., 15c., 20c. and . . . **30c**

The Latest Arrivals in Children's Coats Priced Very Modestly

New arrivals are being constantly added to our stock of coats for the little tots, including White Bear, Corduroy, and Beaver Cloths. Just the kind that you have been asking for at prices which you will be pleased to pay.

CHILD'S BEAVER CLOTH COAT, in ages from two to five years, in cardinal, made with deep fancy collar trimmed with three rows of bias folds, coat made double-breasted, two rows of large pearl buttons down front, rolling cuff trimmed to match collar. Price . . . **\$6.50**
CHILD'S GREEN CLOTH COAT, made with double box pleat down either side of front, two deep pointed collars, rolling cuff to match, fancy buttons. Price . . . **\$6.50**
CHILD'S CARDINAL BEAVER CLOTH COAT, in ages from two to five years, made with deep cape collar overlaid with a smaller embroidered collar, double breasted, two rows of large pearl buttons down front, bottom of coat finished with five rows of stitching. Price . . . **\$6.75**
CHILD'S FAWN CLOTH COAT, made in Buster Brown style, square sailor collar trimmed with folds, two rows of fancy buttons down front, belt and fancy buckle. Price . . . **\$5.00**

Our Shoe Dept. to the Front With Fall and Winter Wear

This Department is increasing every day in popularity, which is conclusive evidence of the class of stock kept therein, and the fairness of prices.



In this Department you will find Shoes to fit everybody. The Shoes we keep are made of the softest leathers, and are built on lasts that are naturally shaped, therefore a perfect fit is guaranteed.

MEN'S HEAVY CHROME CALF BLUCHER LACE BOOT, waterproof sole and upper. Per pair . . . **\$6.50**
MEN'S HEAVY CHROME CALF LACE BOOT, English oak tan leather sole and upper, double sole from heel to toe. Waterproof. Per pair . . . **\$7.00**
MEN'S VELOUR CALF BLUCHER CUT LACE BOOT, welt sole, double from heel to toe. Per pair . . . **\$4.50**
MEN'S BOX CALF LACE BOOTS, welt sole. Per pair . . . **\$4.00**
MEN'S STANDARD LACE BOOTS, good weight sole. Per pair . . . **\$2.50**
MEN'S VELOUR CALF BLUCHER LACE BOOT, heavy sole, welted. Per pair . . . **\$4.50**
MEN'S BOX CALF BLUCHER LACE BOOT, EE last, welt sole. Per pair . . . **\$4.50**
MEN'S PATENT COLT, cloth top, welt sole. Per pair . . . **\$6.00**
MEN'S VICI KID LACE BOOTS, cushion sole, welted. Per pair . . . **\$6.00**
MEN'S KID LACE BOOTS, whole foxed, welted sole. Per pair . . . **\$3.00**
MEN'S HEAVY BOX CALF BLUCHER LACE BOOT, welt sole, full toe, width EE. Per pair . . . **\$4.50**
MEN'S VELOUR CALF LACE BOOT, whole foxed, welt sole. Per pair . . . **\$5.00**
MEN'S CALF LACE BOOTS, welt sole. Per pair . . . **\$4.00**
MEN'S CALF LACE BOOTS, heavy winter sole. Blucher cut. Special, per pair . . . **\$3.00**
MEN'S VELOUR CALF LACE BOOT, whole foxed, welt sole, medium heel. Per pair . . . **\$5.00**



Today's Specials from the Stationery Department

Regular \$1.25 and 75c Fiction, Today 50c

A Winged Victory, by Lovett. The Hermit, by Charles Clark Munn. Fenwick's Career, by Mrs. Humphrey Ward. Eben Holden, by Bacheller. The Treasure Trail, by Pollock. The Diamond Key, by Kerr. A Little Brown Mouse, by Albanesi. A Knight of the Cumberland, by Fox.



The Cardinal's Snuff Box, by Harland.

Anthony Overman, by Michelson.

In the Bishop's Carriage, by Michelson.

Romance Island, by Zona Gale.

The Passing of a Race, by D. W. Higgins.

The Fortune Hunter, by Phillips.

Judith, by Alexander.

The Jungle, by Upton Sinclair.

And many others.



Half-Price Sale of Dictionaries

100 SCHOOL DICTIONARIES, regular 20c. at . . . **10c**

Windsor Magazine, Vol. 25

We have only a limited quantity of the Windsor Magazine, bound, in Volume No. 25, while they last we will sell at 75c. per volume. Don't delay, but secure yours now.

Post Card Mounts at Small Purse Prices

POSTCARD MOUNTS, snap shot mounts. Regular 15c. and 10c., For . . . **5c**

Special Prices on Soap

VINOLIA SOAP, 25 Boxes Otto Vinolia, Regular price \$1.00 box. Special . . . **65c**

How About Your House Cleaning

When contemplating your Fall Housecleaning do not fail to consult us. The Vacuum system of Housecleaning is the best, absolutely dustless and requires no moving of carpets, and which system is controlled by us for the province of British Columbia. You will find the rates most reasonable, or, better still, let us give you an estimate of what the cost may be.

Extra Special, 7.30 Tonight
CRETONNE TABLE COVERS, 1 yd.
square reg. price each 85c At 7.30

50c

Extra Special, 7.30 Tonight
CRETONNE CUSHION COVERS,
reg. price each 75 and 85c At 7.30

50c

The Sale of Ladies' Skirts Well Attended

Unprecedented Value Giving In the Mantle Dept.

Many were the comments yesterday regarding the fine quality of these fine skirts at such low prices, and in every instance purchasers left feeling satisfied that they had received exceeding good value for the money expended. So don't miss this golden opportunity, but come today.

Regular Prices: \$6.50, \$6.75, \$7.50, \$8.50 and \$9.50.

Today - \$4.90

These Skirts come in fine Melton and Venetian cloths, also in tweeds, and are values which positively cannot be duplicated elsewhere.

Extra Special, 7.30 Tonight
SPOTTED MUSLIN DRESSER
SCARFS, with pleated frills and
colored linings Regular price
each 1.25 and 1.50 At 7.30

75c

Extra Special, 7.30 Tonight
NET DRESSER SCARFS, colored
linings and pleated
frills trimmed with baby
ribbon reg. \$2.25. At 7.30

\$1.50

The Best Quality Underwear at the Lowest Possible Prices

The hour has struck for warm Underwear, and you cannot do better than visit this department. The assortments were never so complete as they are now, including all that's fine and warm, from the most reputable makers.

WATSON'S HEAVY FLEECE LINED UNDERWEAR VESTS AND DRAWERS, in white and natural. Per garment . . . **65c**
WATSON'S UNSHRINKABLE WOOL UNDERWEAR VESTS AND DRAWERS, in white only. Per garment . . . **\$1.25**
WATSON'S PURE WOOL UNSHRINKABLE VESTS AND DRAWERS, white only. Per garment . . . **\$2.50**
PENMAN'S HEAVY WEIGHT MERINO VESTS AND DRAWERS, all sizes, per garment . . . **50c**
PENMAN'S NATURAL WOOL WINTER WEIGHT VESTS AND DRAWERS, \$1.00 and . . . **\$1.25**
ZENITH UNSHRINKABLE WOOL VESTS AND DRAWERS, natural and white. Per garment . . . **90c**

Enticing Prices on Ladies' Raincoats

The Season for Raincoats is here, and you will find by visiting the Mantle Department that we are well prepared with all that's new, desirable and serviceable, and we are not afraid of saying that you will find prices here the lowest for similar goods of equal quality and finish. Second Floor.

LADIES' FULL LENGTH RAIN COAT, box back, double-breasted, with pockets, roll collar and cuffs, with stitching, color fawn **\$10.00**

LADIES' HEPTONETTE RAINCOAT, in full length, colors, fawn and green, tight fitting, with two deep capes over shoulder, single-breasted with outside pockets, roll collar with stitching. **\$22.50**

LADIES' HEPTONETTE RAINCOAT, seven-eighths length, bias back, kimono sleeve, with deep cuff, double-breasted, with patch pockets, storm collar. **\$17.50**

LADIES' FULL LENGTH RAIN COAT, tight fitting back, with strap at waist, double-breasted, with side pockets, roll collar, colors, fawn and brown. **\$15.00**

Our Fur Department Unexcelled Prices the Lowest

A display unexcelled anywhere for the best, and we cordially invite a test of our superior facilities in the creation of furs, a specialty which we have brought to the stage of perfection. Our workrooms, on the premises, are equipped with every facility—including a skilled staff of designers and furriers—and carry a stock which includes everything worth carrying, made with a style and finish only to be found in this establishment, while our prices are uniformly lower than those asked elsewhere for equal excellence of quality and workmanship, while our service is both prompt and satisfactory.

LADIES' MARMOT FUR, 60 inches long, with double stoles on each side from neck, finished with heads and tails, satin lined . . . **\$19.00**

MISSSES' FOXALINE FUR, in tie effects, 62 inches long, satin lined . . . **\$3.00**

MISSSES' FOXALINE FUR, 60 in. long, four tails, satin lined . . . **\$5.00**

MISSSES' WHITE THIBET FUR, in tie effect, 64 inches long, four tails, satin lined . . . **\$9.50**

LADIES' COONSKIN FUR, 60 in. long, trimmings of heads and tails, lined with satin . . . **\$12.50**

LADIES' GREY SQUIRREL, in tie effects, 58 inches long, satin lined . . . **\$8.75**

GRAY PERSIAN LAMB FUR, made in the new style with cross-pieces at shoulder, trimmings of heads and tails, lined with satin . . . **\$16.50**

LADIES' SEALSKIN COATS, hip length, fitted back, lined throughout with heavy quality of satin . . . **\$250.00**

LADIES' BLACK PERSIAN LAMB COAT, hip length, with fitted back, satin lined throughout . . . **\$200.00**

LADIES' ELECTRIC SEAL COAT, 27 ins. long, fitted back with satin lining . . . **\$60.00**

LADIES' BLACK ASTRACHAN COAT, 27 inches long, fitted back, storm collar, satin lining . . . **\$60.00**

LADIES' JAPANESE MARTIN FUR, made in cape effect, 12 in. deep, with long stole reaching to knee, trimmings of tails and feet, lined throughout with satin. Price . . . **\$95.00**

LADIES' WHITE MUFFLON FUR, 60 inches long, double heads at shoulder and back, satin lined . . . **\$17.00**

Make This Store Your Headquarters for Bed Furnishings

We mean by the above head-lines that you cannot do better than come here with your bed furnishing needs, as you will find indisputable evidence that our prices are the lowest. Especially is this true in Blankets, the price of wool is steadily rising, therefore it pays to be sure about the medium through which you buy blankets. This Store has been the dependable one for years.

WHITE WOOL BLANKETS, size 60 x 80. Per pair . . . **\$4.50**

WHITE WOOL BLANKETS, size 64 x 84. 6 lbs. . . . **\$4.75**

WHITE WOOL BLANKETS, 64 x 84. 7 lbs. . . . **\$5.75**

WHITE WOOL BLANKETS, 64 x 84. 7 lbs. . . . **\$6.25**

WHITE WOOL BLANKETS, 68 x 86. 8 lbs. . . . **\$6.75**

PURE FLEECE WOOL BLANKETS, per pair \$7.50, \$8.50, \$12.50, \$15.00 and . . . **\$17.50**

ALL SAXONY WOOL BLANKETS, 58 x 74, 5 lbs., \$5.00, 62 x 78, 6 lbs., \$6.50, 66 x 82, 7 lbs., \$7.50, 70 x 86, 8 lbs., \$8.50, 72 x 90, 9 lbs. . . . **\$9.50**

COTTON WOOL COMFORTERS, full size, each \$4.50, \$3.50, \$3.00, \$2.50 and . . . **\$1.50**

EIDERDOWN QUILTS, sateen and silk covered, from \$6.75 to . . . **\$45.00**

Our Ladies' Glove Department Unexcelled for Choice

By coming to this store for your glove needs you are not only assured of getting just the kind you need, at very reasonable prices, but also a very large range to select from.

This stock includes the latest ideas from the most reputable English and French manufacturers, and will be found specially interesting to those who wish to match their gowns, which is the latest idea.



LADIES' DENT GLOVES, one or two clasps. Per pair, \$1.50, \$1.25, and . . . **\$1.00**

LADIES' LONG GLACE KID GLOVES, 12-button length, in green, navy, black, white and tan. Per pair . . . **\$3.50**

LADIES' TREFOUSSE KID GLOVES, all shades, 3 clasps, per pair . . . **\$1.50**

LADIES' TREFOUSSE PIQUE GLOVES, all shades, 2 clasps. Per pair . . . **\$2.00**

Our Men's Glove Section Complete

DENT'S MOCHA GLOVES, medium weight in tan and grey shades, silk lined, one button. Per pair . . . **\$1.75**

DENT'S MEDIUM WEIGHT DRIVING GLOVES, in tan shades, made of best dogskin. Per pair . . . **\$1.50**

Other Specials for Today

Children's Night Gowns. Regular, 75c, today . . . **50c**
 Children's Drawers. Regular, 45c, today . . . **35c**

DAVID SPENCER, LTD.

Other Specials for Today

Girl's Drawers. Regular, 45c. and 55c., today . . . **25c**
 Children's Vests. Regular, 30c. and 40c., today . . . **25c**